

**Information to identify the case:**

Debtor 1	<u>David E. Brown</u>	Social Security number or ITIN	<b>xxx-xx-7330</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>13-10294-TPA</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

David E. Brown

7/27/18

By the court: Thomas P. Agresti  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
David E. Brown  
DebtorCase No. 13-10294-TPA  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: culy  
Form ID: 3180WPage 1 of 2  
Total Noticed: 48

Date Rcvd: Jul 27, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 29, 2018.

db +David E. Brown, 6328 Wheeler Road, West Springfield, PA 16443-1812  
 aty +vdel3, Office of the Chapter 13 Trustee, Suite 3250 US Steel Tower, 600 Grant Street,  
 Pittsburgh, PA 15219-2719  
 13689500 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk, VA 23541-0907  
 13689503 +CAPITAL ONE, N.A., PO Box 12907, Norfolk, VA 23541-0907  
 13598223 #+CHEST DISEASES OF NW PA, 3580 PEACH STREET, STE. 103A, ERIE, PA 16508-2776  
 13598224 CLINICAL ASSOC. IN RADIOLOGY, PO BOX 49, PITTSBURGH, PA 15230-0049  
 13598225 +COMMUNITY HEALTH NET, PO BOX 369, ERIE, PA 16512-0369  
 13598227 CREDITECH, PO BOX 99, BANGOR, PA 18013-0099  
 13582393 +DAVID R. LEFEVRE VOELKER & ASSOC. P.C., HAMPTON STONEWORKS PROF. BLD,  
 3960 ROUTE 8, SUITE 200, ALLISON PARK, PA 15101-3603  
 13598228 +DAVID SIMMONS, 6328 WHEELER ROAD, WEST SPRINGFIELD, PA 16443-1812  
 13598232 +ERIE COUNTY TAX CLAIM BUREAU, ERIE COUNTY COURTHOUSE, 140 W. 6TH STREET, ROOM 110,  
 ERIE, PA 16501-1029  
 13598231 +ERIE COUNTY TAX CLAIM BUREAU, ERIE COUNTY COURTHOUSE, 140 WEST 6TH STREET, ROOM 110,  
 ERIE, PA 16501-1029  
 13598233 ERIE TIMES FED. CREDIT UNION, 355 METZ STREET, ERIE, PA 16508  
 13622737 +Erie Times Federal Credit Union, c/of Weltman Weinberg & Reis,  
 436 Seventh Avenue, Suite 1400, Pittsburgh, PA 15219-1827  
 13582395 +GREEN TREE CONSUMER DISC. CO., STONEWOOD COMMONS III, 105 BRADFORD ROAD, SUITE 200,  
 WEXFORD, PA 15090-6920  
 13582396 GREEN TREE FINANCIAL CORP., 500 LANDMARK TOWERS, ST. PAUL, MN 55102-1642  
 13598239 HSBC CARD SERVICES, PO BOX 71104, CHARLOTTE, NC 28272-1104  
 13598240 +LAKE ERIE MEDICAL GROUP, INC., PO BOX 644850, PITTSBURGH, PA 15264-4850  
 13598241 +MEDICAL ASSOCIATES OF ERIE, OSTEOPATHIC INTERNAL MEDICAL, ONE LECOM PLACE,  
 ERIE, PA 16505-2571  
 13598243 +MILLCREEK PARAMEDIC SERVICE, 3608 WEST 26TH STREET, ERIE, PA 16506-2097  
 13598244 +NANCY BROWN, 6328 WHEELER ROAD, WEST SPRINGFIELD, PA 16443-1812  
 13598245 +PENNCREDIT, PO BOX 1259, DEPT. 91047, OAKS, PA 19456-1259  
 13610138 +PNC BANK, PO BOX 94982, CLEVELAND, OH 44101-4982  
 13598246 SAINT VINCENT INSTITUTE, 3530 PEACH STREET, LL1, ERIE, PA 16508-2768  
 13598247 SHELL, PO BOX 183018, COLUMBUS, OH 43218-3018  
 13598248 +SPRINGFIELD TOWNSHIP TAX COLL., 13903 RIDGE ROAD, WEST SPRINGFIELD, PA 16443-1709  
 13598249 THE REGIONAL CANCER CENTER, 2500 WEST 12TH STREET, ERIE, PA 16505-4597  
 13598250 +THRIFTY PROPANE INC., PO BOX 2018, MEDINA, OH 44258-2018  
 13598222 +VOELKER & ASSOC. P.C., HAMPTON STONEWORKS PROF. BLD, 3960 ROUTE 8, SUITE 200,  
 ALLISON PARK, PA 15101-3603

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 28 2018 02:31:56 Pennsylvania Dept. of Revenue,

Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 cr +E-mail/Text: bankruptcy.bnc@ditech.com Jul 28 2018 02:31:28 Ditech Financial LLC,  
 PO Box 0049, Palatine, IL 60055-0001  
 cr +E-mail/Text: erticu@velocity.net Jul 28 2018 02:31:13 Erie Times Federal Credit Union,  
 335 Metz Street, Erie, PA 16508-2723  
 cr E-mail/Text: bankruptcy.bnc@ditech.com Jul 28 2018 02:31:28 Green Tree Servicing LLC,  
 P.O. Box 6154, Rapid City, SD 57709-6154  
 cr +EDI: PRA.COM Jul 28 2018 05:58:00 PRA Receivables Management, LLC, PO Box 41067,  
 Norfolk, VA 23541-1067  
 13598226 +EDI: RCSFNBMARIN.COM Jul 28 2018 05:58:00 CREDIT ONE BANK, PO BOX 60500,  
 CITY OF INDUSTRY, CA 91716-0500  
 13632221 +EDI: CRFRSTNA.COM Jul 28 2018 05:58:00 Credit First NA, Po Box 818011,  
 Cleveland, OH 44181-8011  
 13598229 EDI: DISCOVER.COM Jul 28 2018 05:58:00 DISCOVER CARD, PO BOX 30949,  
 SALY LAKE CITY, UT 84130  
 13598234 EDI: CRFRSTNA.COM Jul 28 2018 05:58:00 FIRESTONE, CREDIT FIRST N.A., PO BOX 81344,  
 CLEVELAND, OH 44188-0344  
 13582397 E-mail/Text: bankruptcy.bnc@ditech.com Jul 28 2018 02:31:28 GREENTREE, PO BOX 6172,  
 RAPID CITY, SD 57709-6172  
 13602152 E-mail/Text: bankruptcy.bnc@ditech.com Jul 28 2018 02:31:28 Green Tree Servicing, LLC,  
 P.O. Box 6154, Rapid City, SD 57709-6154, Telephone number: 888-298-7785  
 13602153 +E-mail/Text: bankruptcy.bnc@ditech.com Jul 28 2018 02:31:28 Green Tree Servicing, LLC,  
 PO BOX 0049, Palatine, IL 60055-0049, Telephone number 60055-0049  
 13598238 +EDI: HFC.COM Jul 28 2018 05:58:00 HSBC CARD SERVICE, PO BOX 379,  
 WOOD DALE, IL 60191-0379  
 13687850 EDI: RESURGENT.COM Jul 28 2018 05:58:00 LVNV Funding, LLC its successors and assigns as,  
 assignee of FNBM, LLC, Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587  
 13598242 +E-mail/Text: litigationintake@metlife.com Jul 28 2018 02:33:17  
 METROPOLITAN LIFE INSURANCE CO, DISABILITY BENEFITS CENTER, PO BOX 14590,  
 LEXINGTON, KY 40512-4590  
 13728774 EDI: PRA.COM Jul 28 2018 05:58:00 Portfolio Recovery Associates, LLC, POB 41067,  
 Norfolk, VA 23541

District/off: 0315-1

User: culy  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 48

Date Rcvd: Jul 27, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13598251 EDI: USBANKARS.COM Jul 28 2018 05:58:00 US BANK, PO BOX 790408, ST. LOUIS, MO 63179  
13598579 EDI: USBANKARS.COM Jul 28 2018 05:58:00 US BANK N.A., BANKRUPTCY DEPARTMENT,  
P.O. BOX 5229, CINCINNATI, OH 45201-5229  
13582398 +E-mail/Text: bncmail@w-legal.com Jul 28 2018 02:32:26 WEINSTEIN & RILEY, P.S.,  
2001 WESTERN AVENUE, SUITE 400, SEATTLE, WA 98121-3132

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Ditech Financial LLC fka Green Tree Servicing LLC  
cr Green Tree Servicing, LLC  
13598230\* +DYER LAW FIRM, P.C., 5743 CENTRE AVENUE, PITTSBURGH, PA 15206-3707  
13598235\* +GREEN TREE CONSUMER DISC. CO., STONEWOOD COMMONS III, 105 BRADFORD ROAD, SUITE 200,  
WEXFORD, PA 15090-6920  
13598236\* GREEN TREE FINANCIAL CORP., 500 LANDMARK TOWERS, ST. PAUL, MN 55102-1642  
13598237\* GREENTREE, PO BOX 6172, RAPID CITY, SD 57709-6172  
13872934\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, POB 41067,  
Norfolk, VA 23541)  
13598252\* +WEINSTEIN & RILEY, P.S., 2001 WESTERN AVENUE, SUITE 400, SEATTLE, WA 98121-3132  
13582394 ##+DYER LAW FIRM, P.C., 5743 CENTRE AVENUE, PITTSBURGH, PA 15206-3707

TOTALS: 2, \* 6, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 29, 2018

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 27, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Ditech Financial LLC fka Green Tree Servicing LLC  
bkgroup@kmlawgroup.com  
James P. Valecko on behalf of Creditor Erie Times Federal Credit Union jvalecko@weltman.com,  
PitEcf@weltman.com  
Keri P. Ebeck on behalf of Defendant Erie Times Federal Credit Union kebeck@bernsteinlaw.com,  
DMcKay@bernsteinlaw.com  
Kevin M BATTERY on behalf of Creditor Ditech Financial LLC kbattery@rascrane.com  
Kurt L. Sundberg on behalf of Debtor David E. Brown jrizzo@marshspaeder.com,  
tsapper@marshspaeder.com;r48049@notify.bestcase.com  
Kurt L. Sundberg on behalf of Plaintiff David E. Brown jrizzo@marshspaeder.com,  
tsapper@marshspaeder.com;r48049@notify.bestcase.com  
Mary F. Kennedy on behalf of Creditor Green Tree Servicing, LLC mary@javardianlaw.com,  
tami@javardianlaw.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
Wayne G. Johnson, Jr. on behalf of Creditor Green Tree Servicing, LLC wgjohnsonjr@hotmail.com

TOTAL: 10